

HCSB FINANCIAL CORPORATION

	Disbursement Date 03/06/2009	RSSD (Holding Company) 2805375	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$421	\$361	-14.3%		
Loans	\$236	\$209	-11.1%		
Construction & development	\$34	\$33	-4.2%		
Closed-end 1-4 family residential	\$67	\$61	-8.8%		
Home equity	\$15	\$12	-20.7%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-17.5%		
Commercial & Industrial	\$25	\$21	-16.6%		
Commercial real estate	\$73	\$62	-15.4%		
Unused commitments	\$27	\$24	-9.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$52	\$37	-28.3%		
Asset-backed securities	\$14	\$15	7.5%		
Other securities	\$41	\$38	-8.1%		
Cash & balances due	\$29	\$22	-22.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$411	\$351	-14.7%		
Deposits	\$391	\$331	-15.5%		
Total other borrowings	\$19	\$19	0.6%		
FHLB advances	\$17	\$17	0.0%		
Equity					
Equity capital at quarter end	\$10	\$11	4.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	2.5%	3.3%	--		
Tier 1 risk based capital ratio	3.8%	4.7%	--		
Total risk based capital ratio	5.1%	5.9%	--		
Return on equity ¹	26.8%	-1.3%	--		
Return on assets ¹	0.6%	0.0%	--		
Net interest margin ¹	3.2%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	48.9%	52.6%	--		
Loss provision to net charge-offs (qtr)	42.1%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	13.0%	10.5%	1.3%	0.1%	--
Closed-end 1-4 family residential	5.0%	2.0%	0.1%	0.0%	--
Home equity	5.0%	0.0%	0.0%	0.8%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.2%	0.8%	0.5%	--
Commercial & Industrial	1.2%	0.1%	0.1%	0.4%	--
Commercial real estate	3.6%	5.8%	0.0%	0.3%	--
Total loans	5.0%	4.2%	0.5%	0.2%	--